

CASE STUDY

Rajasthani Mahila Sahkari Seva Samiti Ltd.



CECOEDECON's rural development agenda undertakes women empowerment as one of the important focus areas which covers microfinance, micro enterprises promotion and livelihood security to realize inclusive socio-economic growth and development among the deprived sections and empower the community to assert their rights by themselves. A best practice example has been set by the Rajasthani Mahila Sahkari Seva Samitee (RMSSS) which has been operational in Shilki, Jaipur district. While SHGs have been operational in the area since a very long time, RMSSS came in as an institution providing credit facility since 2004. While the primary aim is at securing economic independence as also to secure sustainable livelihood for the women and their family by engaging themselves into economically gainful activity. But with acquisition of economic independence and also say in the family and community decision making, RMSSS went on to secure the rights of the marginalised, abused and victimised members of the society, primarily women, ranging from access to government schemes to securing justice and rehabilitation to the abused. They have considerably contributed to the community by loosening the control of middle men and moneylenders over unorganised sector producers and also have deep understanding over climate change and environmental degradation issues. Because of the pressures they have

exercised, the political representation of the women has increased; this has hugely influenced women of the community.

RMSSS came into existence in 2004 in order to provide institutional credit facility. There were a number of SHGs and individual women who because of lack of linkages with credit facility and formal lending institutions, had to depend on money lenders. Besides because of their prevailing illiteracy the access to banks was very limited. So, CECOEDECON took prerogative in establishing the RMSSS.

The kind of trade and transaction the group undertakes is not confined to traditional textile and handicraft activity but a range of other activities like agriculture, livestock rearing and so on. While the main aim is at entrepreneurship development and enhance decision making among the women by ensuring sustainability in income. Since the rate of interest is lower in comparison to other lending institutions therefore, accessing the services is feasible. While there are 550 SHGs composing of 10000 women under this cooperative, which is organised and regulated by a board composing of women from the SHGs existing at the grass-root level.

For effectively doing all the daily activities in a timely manner, a time chart is being followed by the co-operative in an organised manner. This ensures timely delegation, execution and output which keeps the cycle of credit intact. This is innovative in itself. In order to ensure proper delegation of responsibility and timely completion of work, meeting are held every month where responsibilities are divided as per specialisation besides rotation of responsibility to maintain motivation.

Regular training and monitoring exercises are undertaken within the cooperative whereby, the usual method is training of trainers, who in turn take responsibility of percolation. According to the group members, quality of ownership which they possessed because of their self initiative not only for better management but also in the interest of the community and the society, differentiated them from the other cooperatives.

In course of 8 years of its existence, it has been capable of catering 550 SHG with an annual turnover of 4 crore but besides that the members of the cooperative have been capable of making interventions in pertinent social issues. RMSSS has been trying to cater to the needs of various marginalized groups, primarily women by trying to access governmental schemes through the Panchayat like, the Annapurna Yojna, Indira Awaas Yojna, Widow Pension Scheme. While some of the members are also a people's representative at the Panchayat therefore it becomes easy to voice local concerns through a formal mechanism. *Aam Sabhas* (general body meeting) are organised on timely basis in order to bind the SHGs together and

ensure percolation of information among them. RMSSS has played crucial role in settling disputes and delivering justice to the abused. Three (3) cases require a special mention in this regard.

Firstly, a women belonging to backward category belonging to Kotkhawda was being abused by in-laws for dowry. RMSSS intervened where a case was lodged with the police and the abusers were penalised and the rights of the abused was restituted.

Secondly, in Khedaraniwai where a minor girl Sapna Devi was raped by the relatives of Sarpanch, RMSSS immediately intervened by trying to lodge an FIR, encountering resistance from the police and the community. At this they along with CECOEDECON's help mobilised community women to pressurise the justice mechanism through a dharna.



DHARNA initiated by JSM in Khedaraniws.

Thirdly, in Bhirsantosh Pura, a schedule caste women who had come to take medicine to Chaksu was forcefully taken off in a vehicle and raped by 6 men. In that case also, RMSSS played a crucial role and Shyama Devi, the chairperson took the lead with the authority whereby all the accused are under life imprisonment.

The initiatives made by RMSSS have been published in *Rajasthan Patrika*, a regional daily and the 3 cases of immediate intervention has received support through the media.

They have also responded to contemporary issues related to family planning and resolve matters of family dispute. Since all the members of the RMSSS SHG have enrolled themselves as members of the Mahila Mandal (a community action group of women under CECOEDECON initiative) therefore they are able to address the issues at the macro level and also institutionalise the community problems. The primary form of action is decentralised in nature which keeps them connected to the grass-roots on issues ranging from political issues to issues of livelihood security.

The cooperative has had immense impact upon the community women, whereby the results shown that the number of groups have multiplied manifold and initial dependence on agriculture has been replaced by other economically gainful forms of trade. Post evolution of RMSSS the prevailing SHGs became organised and has increased in number whereby women have become more empowered by engaging themselves into economically gainful activity. These groups come together in Aam Sabhas to share their concerns and RMSSS has been playing a lead role in the same.

But the various obstacles which RMSSS has come across and was capable of overcoming are multiple. In relation to social issues, they have encountered resistance from police when they wanted to file FIR against accused, while mobilising women for *dharna* and organising rally.

In concluding we can say RSMMM in-spite of being a registered cooperative initiated for undertaking economic activity has been capable of intervening in social issues which are of concerns for the community. Thus we can say that RMSSS is not only limited to economic activities but towards all round development.